

Major financial aid programs

The following pages list many of the major state and federal student aid programs available to Kentuckians. The application for many of these is the FAFSA. The best way to submit the FAFSA is online at www.fafsa.ed.gov. You may obtain up to three paper copies by calling 1.800-4.FED.AID. Help is available at http://studentaid.ed.gov/students/publications/completing_fafsa/index.html.

Due to the ever-changing climate of student aid, programs may be discontinued or changed. For the most up-to-date information, check with a financial aid officer at the school you plan to attend. For more information about KHEAA programs, call 800.928.8926 or visit www.kheaa.com. KHEAA awards millions of dollars each year to thousands of Kentucky students.



Grants

Academic Competitiveness Grant

Eligibility: First- or second-year undergraduate who holds no bachelor's or higher degree, is eligible for a Pell Grant and is a U.S. citizen enrolled full-time in an eligible school in an associate's or bachelor's degree program. Must have completed a rigorous high school curriculum. Second-year students must have at least a 3.0 GPA on a 4.0 scale during their first year in college.

Award: First-year student, up to \$750; second-year student, up to \$1,300

Application: FAFSA

Chafee Independent Program Education Training Voucher

Eligibility: Kentucky student between 18 and 21 who left state foster care at or after 18 or was adopted from state foster care at or after age 16. Student must be in good standing, either part-time or full-time, in a postsecondary program or be making satisfactory progress toward completion of a job training program. Can be used for any expenses directly related to an educational or job training program not covered by other resources.

Award: Up to \$5,000 per year

Application: Write to Fawn Conley, State Coordinator, Chafee Independence Program, 275 East Main Street, Mail Stop 3E-D, Frankfort, KY 40621, call 502.564.2147 or 800.232.5437, ext. 4497, e-mail fawn.conley@ky.gov. Application deadlines: fall semester, July 1; spring semester, December 1.



College Access Program (CAP) Grant

Eligibility: Financially needy undergraduate Kentucky resident enrolled in an eligible school for at least 6 semester hours or equivalent quarter hours in an eligible course of study.

Award: Up to \$1,900 per year for full-time students. Part-time students receive \$79 per credit hour or \$53 per quarter hour. (CAP Grants are funded by Kentucky Lottery revenue.)

Application: FAFSA

Federal Pell Grant

Eligibility: Undergraduate who holds no bachelor's or higher degree, has need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school. Students in a postbaccalaureate teacher program may also be eligible.

Award: Up to \$4,731 per year

Application: FAFSA



Federal Supplemental Educational Opportunity Grant

Eligibility: Undergraduate who holds no bachelor's or higher degree, has exceptional need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school.

Award: Up to \$4,000 per year

Application: FAFSA. Deadline set by the school.



Go Higher Grant

Eligibility: Must be a Kentucky resident, U.S. citizen, age 24 or older, demonstrate financial need and enrolled less than half-time at a participating college or university.

Award: Up to \$1,000 per year

Application: FAFSA and Go Higher Grant application. Go to kheaa.com and click on Adult Learners, click on Kentucky Resident Scholarship Grant Information, then click on the Go Higher Grant link for more information and links to the FAFSA and application.



Kentucky Tuition Grant (KTG)

Eligibility: Financially needy Kentucky resident enrolled full-time at an eligible Kentucky private college

Award: Up to \$3,000 per year (KTG awards are funded by Kentucky Lottery revenue.)

Application: FAFSA

National Science and Mathematics Access to Retain Talent (SMART) Grant

Eligibility: Third- or fourth-year undergraduate student majoring in certain areas of science, engineering, technology, mathematics and foreign language. Must be a U.S. citizen, eligible for a Pell Grant and enrolled full-time in a bachelor's degree program. Must have at least a cumulative 3.0 GPA on a 4.0 scale.

Award: Up to \$4,000 per year

Application: FAFSA

Vocational Rehabilitation Assistance

Eligibility: Must have a physical or mental condition that creates a substantial obstacle to employment. Student must be able to benefit from vocational rehabilitation in terms of preparing for, finding, and keeping a job. Student must show academic aptitude and financial need.

Award: Partial payment of tuition and other services

Application: Write to the Kentucky Office of Vocational Rehabilitation, Education Cabinet, 209 St. Clair Street, Frankfort, KY 40601; call 800.372.7172; or visit <http://ovr.ky.gov/index.htm>.



Scholarships



Byrd Honors Scholarship

Eligibility: High school senior or GED holder who shows past academic achievement and the potential for continued academic success and is enrolled full-time in a postsecondary school for the next academic year. Seniors must have at least a 3.5 GPA, ACT score of 23 and recommendation from their high school counselor. GED recipients must have at least a 2700 on their GED and be recommended by their adult education provider.

Award: Up to \$1,500 per year

Application: Via ZipAccess at www.kheaa.com. Application period for high school seniors is December 1, 2008, to February 15, 2009. Application period for GED graduates is March 1, 2009, to June 15, 2009.

Commonwealth Scholars Program

Eligibility: Academically talented Kentucky students attending Kentucky's public colleges and universities. Eligibility requirements set by each school.

Awards: Varies

Application: Contact the school you plan to attend.



Early Childhood Development Scholarship

Eligibility: Kentucky resident and U.S. citizen, national or permanent resident working at least 20 hours weekly in a participating early childhood facility or regularly providing approved professional development training. The applicant must pursue an approved early childhood program and not enroll in more than 9 credit hours per term. Individual with access to professional development funds from other educational programs (such as Head Start) is not eligible. Recipient cannot have any unpaid financial obligations to KHEAA or any other Title IV program and must agree to a service commitment.

Award: Tuition, not to exceed \$1,800 per award year (July 1–June 30).

Application: FAFSA and the Early Childhood Development Scholarship application. The application can be found under Zip Access on www.kheaa.com. Contact the Division of Early Childhood Development, 500 Mero Street, CPT - 1st Floor, Frankfort, KY 40601, 502.564.8341 or toll free 866.294.0135. Application deadlines: fall, July 15; spring, November 15; summer, April 15.



Kentucky Educational Excellence Scholarship (KEES)

Eligibility: A GED recipient is eligible for a bonus award only. To be eligible, a **GED recipient** must be a Kentucky resident who was not born before 1981; receive a GED diploma within five years after turning 18; take the ACT at a national test site; have a composite score of at least 15 on the ACT or at least 710 on the SAT; enroll in a participating college within five years of receiving the GED; and not be a convicted felon. Students pursuing a degree not available in Kentucky may be able to use a KEES award out-of-state. For more information about KEES, visit www.kheaa.com.

Awards: From \$36 to \$500 based on funding. To keep their awards for the second year, students must have at least a 2.5 cumulative GPA their first year. After that, they must have at least a 3.0 cumulative GPA to keep their full award. If their cumulative GPA is between 2.5 and 2.99, they get half their award. If their cumulative GPA is less than 2.5, they lose their award for the next year. They can regain their award if they bring their GPA back up to 2.5 or above. (KEES awards are funded by Kentucky Lottery revenue.)

Application: None. Students must take the ACT or SAT at a national test site and should arrange to have their scores reported to the college they plan to attend.

Waivers

For more information, visit the Legislative Research Commission website, www.lrc.state.ky.us. In this section, “school” includes state-supported colleges, universities and vocational schools.

Adopted and Foster Children

Eligibility: KRS 164—Must be a Kentucky student whose family receives state-funded adoption assistance under KRS 199.555, who is currently placed in foster care by the Cabinet for Health and Family Services or the Department of Juvenile Justice, who is in an independent living program funded by the cabinet, who was in the custody of the cabinet or the Department of Juvenile Justice prior to being adopted by a family that resides in Kentucky or who was in the custody of the Cabinet for Health and Family Services on his or her 18th birthday. Student must enter college or vocational school no more than four years after graduating from high school. Available to part-time and full-time undergraduate students. Out-of-state students meeting eligibility requirements at time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.

Award: Up to tuition and mandatory student fee waiver at any public postsecondary school for up to five years if satisfactory progress is maintained.

Application: Financial aid office or Fawn Conley, Chafee Independence Program, 275 East Main Street, 3E-D, Frankfort, KY 40621, telephone 502.564.2147, ext. 4497, e-mail fawn.conley@ky.gov. Application deadlines: fall, July 1; spring, December 1.



Dependents of Deceased Employees Participating in State-Administered Retirement Systems

Eligibility: KRS 164.2841—Must be the child or nonremarried spouse of an employee participating in a state-administered retirement system who died of a duty-related injury. Must provide proof of relationship and proof that the death/disability was duty related.

Award: Waiver of any enrollment or tuition fees at state-supported school

Application: Financial aid office

Dependents of Disabled Employees Participating in State-Administered Retirement Systems

Eligibility: KRS 164.2842—Must be the spouse or the child (over age 17 and under age 23) of an employee participating in a state-administered retirement system who was disabled due to a duty-related injury. Must provide proof of relationship and proof that the disability was duty related.

Award: Waiver of any enrollment or tuition fees at state-supported school for no more than 36 months

Application: Financial aid office

Dependents of Deceased or Disabled Kentucky Law Enforcement Officers and Firefighters

Eligibility: KRS 164.2841— Must be the child or nonremarried spouse of someone who was a Kentucky resident on becoming a law enforcement officer, firefighter or volunteer firefighter and who was killed while in active service or training for active service or who died as a result of a service-connected disability after June 30, 1989; be enrolled in a state-supported school; and provide proof of relationship to the deceased and the circumstances of death.

Award: Full tuition and enrollment fees. This tuition waiver can be used in addition to other scholarships; any balance left may be applied toward incidental expenses and/or may be returned to the recipient.

Eligibility: KRS 164.2842—Must be the spouse, regardless of age, and child (over age 17 and under age 23) of a permanently and totally disabled law enforcement officer, firefighter or volunteer firefighter injured while in active service or in training for active service while a resident of Kentucky, regardless of when the disability occurred; be enrolled in a state-supported school; and provide proof of relationship and the qualifying disability.

Award: Full tuition and enrollment fees for up to 36 months

Application: Contact financial aid office; write to the Kentucky Fire Commission, 300 North Main Street, Versailles, KY 40383; or call 800.782.6823.

Dependents of Deceased or Totally Disabled Kentucky Veterans

Eligibility: KRS 164.505—Must be the child, stepchild or nonremarried spouse of a serviceman or woman who was a Kentucky resident when he or she entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

KRS 164.507—Must be the child or stepchild under the age of 26 or the nonremarried spouse of a deceased veteran who was a resident of Kentucky or married to a resident of Kentucky at the time of death and who served in the U.S. Armed Forces during a national emergency, war declared by Congress or action of the United Nations or who was killed on active duty or died of a service-connected disability acquired while on active duty. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. A stepchild must have been a member of the veteran's household when the veteran died. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

KRS 164.512—Must be the disabled child of a veteran who acquired the disability as a direct result of the veteran's service. To be entitled to benefits under this section, the child claiming benefits must have acquired a disability determined by the U.S. Veterans Administration as compensable. Must document the parent-child relationship. To entitle a child to benefit under this section, the member of the National Guard or Reserve must have served on state active duty, active duty for training or inactive duty training or the veteran must have served on active duty with the Armed Forces of the United States, and the discharge must have been under honorable conditions. The veteran must be a resident or, if deceased, must have been a resident of Kentucky.

KRS 164.515—Must be the child or stepchild under the age of 26 or the spouse of a permanently and totally disabled member of the Kentucky National Guard or Reserve injured while on state active duty, active duty for training or inactive duty training; or a permanently and totally disabled war veteran; or a 100% service-connected disabled veteran regardless of wartime service; or prisoner of war or member of the Armed Services declared missing in action. A living veteran must be rated permanently and totally disabled for pension purposes or 100 percent disabled for compensation purposes by the U.S. Veterans Administration or the Department of Defense. If the veteran is deceased, the claim is based on the rating held by the veteran at the time of death. If a prisoner of war or missing in action, the veteran must have been declared as such by the Department of Defense. Members of the Kentucky National Guard must be rated permanently and totally disabled as provided in KRS Chapter 342. Must document the parent's, stepparent's, or spouse's service and rating.

Award: Tuition waiver at any state-supported school

Application: Contact the Veterans Affairs Office of the school you plan to attend; write to Barbara Sipek, Kentucky Department for Veterans Affairs, 321 West Main Street, Suite 390, Louisville, KY 40202; call 502.595.4447 or toll free 800.928.4012; or e-mail Barbara.A.Hale@ky.gov.

Senior Citizens

Eligibility: KRS 164.284—Kentucky resident age 65 or older who plans to attend a participating Kentucky public college. If classes are full, the college may deny admission.

Awards: Waiver of tuition and fees.

Application: Contact the college you plan to attend.

School	Administrator	Address	Telephone
Ashland Community and Technical College ¹	Sandra Gussler	1400 College Drive Ashland, KY 41101	606.326.2104
Big Sandy Community and Technical College ¹	Jimmy Wright	One Bert T. Combs Drive Prestonsburg, KY 41653	606.886.3863, ext. 67347
Bluegrass Community and Technical College ¹	Kristie Key	470 Cooper Drive Lexington, KY 40506	859.246.6747
Eastern Kentucky University ¹	Amanda McCracken	521 Lancaster Avenue Richmond, KY 40475	800.262.7493 859.622.8033
Elizabethtown Community and Technical College ¹	Cristy Null	600 College Street Road Elizabethtown, KY 42701	270.769.2371
Hazard Community and Technical College ¹	Teresa Breeding	1 Community College Drive Hazard, KY 41701	606.436.5721 606.487.3085
Henderson Community College ²	Brenda Knight	2660 South Green Street Henderson, KY 42420	270.827.1867
Hopkinsville Community College	Gloria Scott	720 North Drive Hopkinsville, KY 42240	270.707.3823
Jefferson Community College	Sylvia Johnson	109 East Broadway Louisville, KY 40202	502.231.2203
Kentucky State University ²	Roberta Mason	400 East Main Street Frankfort, KY 40601	502.597.5614
Madisonville Community College ¹	Aimee Bullock	2000 College Drive Madisonville, KY 42431	270.824.8696
Madisonville Community College ² Central City, KY 42330	Penny Jessup	406 West Everly Brothers Boulevard	270.824.1724
Maysville Community and Technical College ³	Leslie McCord or Penny Hickman	1755 U.S. Highway 68 Maysville, KY 41056	606.759.7141, ext. 66174
Morehead State University ³	Vincent Butler	University Boulevard Morehead, KY 40351	606.783.5209
Murray State University ¹	Stacy Bell	200 Sparks Hall Murray, KY 42071	270.762.4227
Northern Kentucky University ¹	Admissions Office	University Drive Highland Heights, KY 41099	800.637.9948
Owensboro Community and Technical College ³	Barb Pitmore	4800 New Hartford Road Owensboro, KY 42303	270.686.4530
Somerset Community College ³	Marsha Phelps	808 Monticello Street Somerset, KY 42501	606.679.8501
Southeast Community College ⁴	Veria Baker	700 College Road Cumberland, KY 40823	606.589.2145
University of Kentucky ²	Laura Lakes	658 South Limestone Street Lexington, KY 40506	859.257.2657
University of Louisville ¹	Don Barnett	Bursar's Office, U of L Louisville, KY 40292	800.334.8635
West Kentucky Community and Technical College ³	Lisa Stephenson	P.O. Box 7380 Paducah, KY 42002	270.554.9200
Western Kentucky University ¹	Pat Bodkin	1 Big Red Way Bowling Green, KY 42101	270.745.5370

¹ Normal registration procedure

² Donovan registrar registration procedure

³ Counselor registration procedure

⁴ Handled through coordinator registration procedure

Conversion Scholarships/Loans

Environmental and Public Protection Cabinet Scholarship

Eligibility: Student enrolled in a Kentucky university at the junior, senior or postgraduate level and pursuing a course of study of critical need to the Department for Environmental Protection. Recipient must work for the department after completing the degree.

Award: Varies

Application: Write to the Kentucky Water Resources Research Institute, University of Kentucky, 233 Mining and Minerals Building, Rose Street, Lexington, KY 40506-0107 or call 859.257.1299. Application deadline, February 15. For more information, contact the Department for Environmental Protection, 300 Fair Oaks Lane, Frankfort, KY 40601.

Federal TEACH Grant

Eligibility: Undergraduate, postbaccalaureate or graduate student in a teacher education program. Must have at least a 3.25 GPA and above the 75th percentile on an undergraduate or graduate admissions test. A graduate student must be a teacher or a retiree from another occupation with expertise in a field with a shortage of teachers or complete a high-quality alternative certification. Recipient must teach full-time for four years in a high-need field in an elementary or secondary school that serves low-income students. Teaching service must be completed within eight years of completing the teacher education program. If a recipient does not fulfill the teaching requirement, the grant converts to an unsubsidized Stafford Loan.

Award: Undergraduate/postbaccalaureate, up to \$16,000 (\$4,000 a year); graduate, up to \$8,000

Application: FAFSA and a service agreement that includes a promise to repay the TEACH grant if the recipient fails to complete the service obligation.

Kentucky Nursing Incentive Scholarship

Eligibility: Kentucky resident admitted to an approved nursing program and who agrees to work full-time as a nurse in Kentucky one year for each year funded. For prelicensure nursing programs, students must complete at least 15 credit hours per academic year of published nursing program requirements; for the graduate nursing program, students must complete at least 9 credit hours per academic year of published nursing program requirements. Students must keep a minimum GPA to continue in the program. Scholarship must be repaid if program or work requirement is not met.

Award: Varies

Application: Write Richelle Livers, Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222-5172; e-mail richeller.livers@ky.gov; or print from <http://kbn.ky.gov/education/nisf/>. Applications must be postmarked January 1 to June 1.

Kentucky Transportation Cabinet Civil Engineering Scholarship

Eligibility: Kentucky resident or high school graduate with a minimum ACT of 24 who plans to attend the University of Kentucky, University of Louisville, Kentucky State University, Western Kentucky University, or any KCTCS school. Student must pursue a degree in civil engineering and agree to work for the Kentucky Transportation Cabinet upon graduation, one year for each year on scholarship.

Award: Semester stipends (freshmen/sophomores, \$4,400 gross; juniors/seniors, \$4,800 gross) and possible summer employment.

Application: School's engineering or pre-engineering department, www.transportation.ky.gov/highways/scholarship.asp or Jamie Bewley Byrd, State Highway Engineer's Office, Kentucky Transportation Cabinet, 200 Mero Street, Frankfort, KY 40622, 502.564.3730, ext. 3167 or Jamie.Bewleybyrd@ky.gov. Application deadline is March 1.



KHEAA Teacher Scholarship

Eligibility: Highly qualified, financially needy Kentucky resident enrolled or accepted for enrollment as a full-time student and seeking initial teacher certification. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.

Award: Juniors, seniors, postbaccalaureate or graduate students can receive up to \$6,250 per year (\$2,500 for fall semester, \$2,500 for spring semester and \$1,250 for summer classes). If funds remain, freshmen and sophomores can receive up to \$1,575 (\$625 for fall, \$625 for spring and \$325 for summer).

Application: FAFSA and an application. To complete the application, register



under Zip Access on www.kheaa.com. Log back into Zip Access using your user ID and password and select the Teacher Scholarship Application.

Note: KHEAA must receive the FAFSA need analysis data from the Central processor by May 1. The results are sent directly to KHEAA, but you must file the FAFSA in time for KHEAA to receive the results by May 1. The Teacher Scholarship Application must also be certified by May 1. This is the student's responsibility.

Minority Educator Recruitment and Retention (MERR) Scholarship

Eligibility: Kentucky resident who is a member of an ethnic minority as defined by the federal government, maintains a 2.5 GPA, declares teacher education as the major area of study and is a full-time undergraduate or graduate pursuing an initial teaching certificate. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.

Award: Up to \$5,000 per year

Application: Write to Natasha Murray, Division of Educator Quality and Diversity, Kentucky Department of Education, 500 Mero Street, Frankfort, KY 40601; call 502.564.1479; or contact a MERR Scholarship Coordinator at any of the state-supported universities in Kentucky. Deadline set by the school.

Osteopathic Medicine Scholarship

Eligibility: Kentucky resident accepted into the Pikeville College School of Osteopathic Medicine. Recipients who do not fulfill requirements must repay the scholarship plus 6 percent interest.

Award: Equal to the difference between the average amount charged for in-state tuition at the state medical schools and that charged at Pikeville College School of Osteopathic Medicine

Application: Write to Teresa Jones, Financial Aid, Pikeville College School of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501 or call 606.218.5400. Application deadline is July 1.

Loans

Federal Perkins Loan

Eligibility: Student who has exceptional financial need and is a U.S. citizen or eligible noncitizen enrolled at an eligible school pursuing a degree or certificate.

Award: Up to \$4,000 per year for undergraduates, \$6,000 for graduate students. The maximum cumulative undergraduate amount is \$20,000 (\$8,000 for students who are not yet juniors). Graduate students can get up to another \$20,000 for a maximum of \$40,000.

Application: FAFSA. Deadline set by the school.

Federal Stafford Loans (FFELP)

Eligibility: U.S. citizen or eligible noncitizen enrolled or accepted for enrollment at least half-time in an eligible certificate or degree program at an eligible school. Student must show financial need for a subsidized loan but not for an unsubsidized loan.

Award: The Federal Stafford Loan amount for an academic period cannot exceed the cost of attendance (as determined by the school) minus the student's estimated financial assistance and, if the loan is subsidized, EFC. The amount can't exceed the loan limits for an academic year based on the student's dependency status and grade level. The interest rate on subsidized Stafford loans is 6 percent for undergraduate students only. The interest rate on unsubsidized Stafford loans and on subsidized Stafford loans for graduate and professional students is 6.8 percent. The government pays the interest on a subsidized loan until you begin repayment. You can pay the interest on an unsubsidized loan while you are in school or have it added to the principal.

Current loan limits are:

Grade Level	Dependent Status	Independent Status
First Year	\$3,500	\$ 9,500
Second Year	\$4,500	\$10,500
Each Remaining Year of Undergraduate Study	\$5,500	\$12,500
Each Year of Graduate/ Professional Study		\$20,500

Application: FAFSA and the Federal Stafford Loan Master Promissory Note (MPN). The MPN can be submitted and signed electronically through KHEAA's eSign process. A paper MPN can be obtained from a lender or financial aid office. Contact the schools to which you are applying to see if they prefer an electronic or paper MPN.

Federal PLUS Loan (FFELP)

Eligibility: Any parent or stepparent of a dependent student enrolled or accepted for enrollment at least half-time in an eligible program at an eligible school. Graduate and professional students may also borrow PLUS Loans.

Award: The maximum amount equals the cost of education minus other financial aid received. The interest rate is fixed at 8.5 percent.

Application: FAFSA and PLUS Loan application. For a PLUS Loan application, contact a participating lender or the financial aid office at the school you plan to attend; write to KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call toll free 800.928.8926. The PLUS MPN can be submitted and signed electronically through KHEAA's eSign process at www.kheaa.com.

Note: Some schools participate in the Federal Direct Student Loan Program instead of the Federal Family Education Loan Program administered by KHEAA. Direct Stafford and PLUS Loans have the same eligibility and award criteria as FFELP loans. If your school is a Direct Loan school, contact the financial aid office for information about how to apply.

Federal Consolidation Loan

Eligibility: A borrower in the grace period or repayment status on all loans being consolidated and not have another application for a Federal Consolidation Loan pending. The interest rate is based on the interest rates of the loans being consolidated.

Application: The Federal Consolidation Loan Application and Promissory Note. Contact your lender

Nursing Student Loan

Eligibility: U.S. citizen, permanent resident or eligible non-citizen enrolled at least half-time in a nursing program at a participating school and having financial need

Award: Varies by school based on need, year of enrollment and available funds; 5 percent interest rate.

Application: Financial aid office. For more information, visit <http://bhpr.hrsa.gov/dsa>.



Primary Care Loan

Eligibility: U.S. citizen, permanent resident or eligible non-citizen who is enrolled in a college of allopathic or osteopathic medicine, demonstrates financial need and agrees to enter and complete residency training in primary care within four years after graduation (including 3-year residency program) and practice in primary care for the life of the loan.

Award: Varies by school based on need and available funds. The maximum award cannot exceed the cost of attendance for first- and second-year students. Depending on available funds, third- and fourth-year students may receive larger awards. The interest rate is 5 percent unless the student fails to enter and complete a residency in primary health care. The interest rate becomes 18 percent at the date of noncompliance.

Application: Financial aid office. For more information, visit <http://bhpr.hrsa.gov/dsa>.

Work-Study

Federal Work-Study

Eligibility: Student who has need and is a U.S. citizen or eligible noncitizen enrolled in an eligible school pursuing a degree or certificate.

Award: Student must be paid at least the current federal minimum wage. Maximum earnings cannot exceed total cost of education minus other financial aid received.

Application: FAFSA. Deadline set by the school.



KHEAA Work-Study

Eligibility: Kentucky resident attending a participating school at least half-time. The employment must be career related, and priority is given to undergraduates.

Award: Student must be paid at least the current federal minimum wage. Maximum earnings cannot exceed total cost of education minus other financial aid received.

Application: Contact the KHEAA Work-Study Program coordinator at the school you attend.

Military Benefits

Most branches of the military offer some type of tuition assistance that lets active duty members take courses at civilian colleges during their off-duty hours. In addition, military training while on active duty can sometimes count toward college credit. After they finish active duty, veterans can take advantage of the Montgomery GI Bill to attend college. Local Armed Forces recruiting offices can provide detailed information about educational opportunities through the military.

Kentucky Air National Guard Education Assistance

Eligibility: High school graduate or GED holder and member of the Kentucky Air National Guard.

Award: The Montgomery GI Bill gives students up to \$317 each month for up to 36 months toward an undergraduate degree. The Montgomery GI Bill Kicker offers an additional \$350 each month for selected critical career fields and is also paid for up to 36 months. Students receive credit for their military schooling, which is transferable to many colleges in Kentucky. Kentucky Air Guard membership offers a 100 percent tuition award program to all Kentucky state-supported schools (if funds are available).

Application: Call the Kentucky Air National Guard Representative at 502.413.4604 or toll free 800.892.6722.



Kentucky Army National Guard Federal Tuition Assistance

Eligibility: Must be a Guard member with satisfactory standing; complete basic and advanced individual training; and attend an approved accredited school to pursue a vocational, associate, bachelor or graduate program.

Award: Tuition up to \$250 per semester hour not to exceed cap

Application: Write to Education Services Office, Boone National Guard Center, 100 Minuteman Parkway, Frankfort, KY 40601; or call 502.607.1342.

Kentucky National Guard Montgomery GI Bill

Eligibility: Guard member with six-year obligation who is a high school graduate or GED holder and completes basic and advanced individual training.

Award: Students receive up to \$317 each month for full-time enrollment in a Veterans Administration-approved vo-tech, undergraduate or graduate program for up to 36 months.

Application: Call the Education Services Office for the Kentucky National Guard at 502.607.1342.

Kentucky National Guard Montgomery GI Bill Kicker

Eligibility: Newly enlisted Guard members with no prior service, current members with three years of service and active-duty members who join the Guard within 30 days of discharge and enlist or extend in a qualifying unit for at least six years qualify for the reserve component Montgomery GI Bill.

Award: Up to \$200 each month as a full-time student enrolled in a program approved for VA benefits; \$350 each month is available for soldiers participating in an officer- commissioning program such as ROTC or OCS. All soldiers must meet eligibility in their unit, MOS and ASVAB scores.

Application: A Montgomery GI Bill Kicker Contract is available through the recruiting and retention office at the unit, the Military Entrance Processing Station or by calling the Education Services Officer at 502.607.1342.



KHEAA Kentucky National Guard Tuition Award

Eligibility: Active member of the Kentucky National Guard. Member must maintain all minimum standards, be eligible for all positive personnel actions and have completed basic training or its equivalent.

Award: Up to in-state tuition for full- or part-time study at any Kentucky public college while funds are available.

Application: Contact the Kentucky National Guard, Boone National Guard Center, 100 Minuteman Parkway, Frankfort, KY 40601.

Reserve Officers Training Corps (ROTC) Scholarships

Air Force ROTC

Eligibility: High school senior or graduate. Students pursuing technical degrees are targeted. Based on individual merit, not need. Four-year scholarships may be lengthened to five years in certain academic majors and programs. The Air Force also offers scholarships to students already in college. These scholarships cover one to three years of a bachelor's degree program in certain engineering and science majors as well as in other categories such as premedicine.

Award: Varies

Application: Contact the Department of Aerospace Studies at your school. For further information, call 866.4AFROTC; write to HQ AFROTC/ DOR, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112-6106; or visit www.afrotc.com.

Army ROTC

Eligibility: Entering freshman who has a minimum 920 SAT or 19 ACT composite score; has minimum high school GPA of 2.5; participates in leadership, extracurricular and athletic activities.

Award: Full tuition and on-campus education fees; an additional \$1,200 yearly allowance for textbooks, supplies and equipment and up to \$5,000 per year in spending money.

Application: Contact the Military Science Department of your school; call toll free 1800.750.ROTC (7682); or visit www.goarmy.com/rotc.

Naval ROTC

Four-Year Scholarship

Eligibility: Must be U.S. citizen at least 17 years of age by September 1 of the year starting college and less than 23 on June 30 of that year. Applicants with previous active duty service may be eligible for age waivers. The minimum SAT scores for the Navy option are 520 math and 530 critical reading. The minimum ACT scores are 22 math and 22 English. The minimum SAT scores for Marine option is a composite score of 1000. The minimum ACT scores for Marine option are a composite score of 22. Must meet physical requirements.

Award: Tuition, fees, book allowance, uniforms and a \$250 monthly allowance with increasing amounts yearly.

Application: Contact your local Navy Recruiter; call 1.800.USA.NAVY or 1.800.NAV.ROTC; e-mail PNSC_NROTC.scholarship@navy.mil; or visit <https://www.nrotc.navy.mil>. Deadline is January 31.

Two-Year Scholarship

Eligibility: Must be a U.S. citizen at least 17 years of age and under 27 years of age on June 30 of the year an applicant expects to graduate and complete NROTC training requirements. Applicants with prior active duty service may be eligible for a waiver. Must be a college sophomore with a minimum GPA of 2.5. One year (two semesters or three quarters) of differential and integral calculus of one real variable with grades of C or better is required (pre-calculus does not meet this requirement). Must meet physical requirements for the NROTC Program (physical required).



Award: Tuition, fees, book allowance, uniforms and \$350 monthly allowance in the junior year, increasing to \$400 in the senior year.

Application: Contact nearest NROTC unit or call 1.800.NAV.ROTC, ext. 2-9380, 2-9381 or 2.9563. Deadline is March 15 of the sophomore year of college.

National Service

Eligibility: U.S. citizen or permanent resident alien age 17 or older who performs national community service before, during or after college.

Award: Up to \$4,725 for each year of service (up to two awards) to pay current or future education expenses or repay federal student loans. Award is nontransferable and must be used within seven years.

Application: Contact the Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525; call toll free 800.942.2677; or apply online at www.americorps.org.



Qualified State Tuition Programs



Kentucky Education Savings Plan Trust

Description: Helps families save for children's higher education. Deposits can be as small as \$15 if made through payroll deduction, and the Trust offers investment options designed to help families meet future higher education costs. Account earnings are exempt from Kentucky taxes, and any withdrawal used for qualified college expenses is free of federal income taxes. Account savings can be used at any qualified college in the nation, including vocational and technical schools, to pay for tuition, fees, books, supplies and certain room and board costs.

Information: For more information, call toll free 877.KY TRUST (877.598.7878) or visit www.kysaves.com.



Kentucky's Affordable Prepaid Tuition

Description: Allows Kentuckians to contribute to a child's prepaid tuition account, which can be used at any accredited college in the country. Depending on which KAPT plan is purchased, the program guarantees to pay tuition at Kentucky's public colleges or universities or average tuition at Kentucky's private colleges and universities in exchange for early tuition purchase by lump sum or monthly payments. KAPT enrollment is currently closed and will be reassessed on an annual basis.

Information: Contact KAPT c/o KHEAA, P.O. Box 798 Frankfort, KY 40602-0798; call 888.919.KAPT (5278); or visit www.getKAPT.com.

Other Programs

Transition to Teaching

Eligibility: Mid-career professional or recent college graduate interested in becoming a teacher. Must attend Eastern Kentucky University, Morehead State University, Murray State University, or Northern Kentucky University to complete teacher certification or master's degree in teaching coursework. Must teach in one of the following school systems: Ashland, Berea, Covington, Fulton County, Fulton Independent, Hart County, Hopkins County, Jackson County, Jenkins, Lewis County, Lincoln County, Monticello, Morgan County, Newport, Paris or Robertson County.

Awards: \$5,000 stipend while finishing coursework

Application: Write to Transition to Teaching Program, Kentucky Department of Education, Office of Leadership and School Improvement, Capital Plaza Tower, 500 Mero Street, 17th Floor, Frankfort, KY 40601; call 502.564.1479; or e-mail candace.souder@education.ky.gov.